



#32 w
7-8.02

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

DeFrancesco *et al.*

Appl. No. 08/922,462

Filed: September 3, 1997

For: **System, Method and Computer
Program Product for Providing
User-Defined Customization in the
Evaluation of Credit Worthiness**

Art Unit: 2164

Examiner: Nga B. Nguyen

Atty. Docket: 1729.0060001

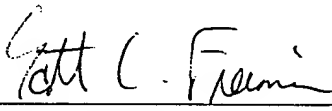
DECLARATION OF SCOTT L. FREIMAN
UNDER M.P.E.P. § 716.10 and 37 C.F.R. § 1.132

I, Scott L. Freiman, hereby declare and state as follows:

1. James R. DeFrancesco, Scott L. Freiman, James C. Alsobrook, Jr., Steven M. Terpening, Andrew L. Mayers, Edward T. Mullin, Brian S. Fritsche, Michael C. DiClaudio, Michael D. Brune, Jr. and Kristie W. Scott are the joint inventors of the subject matter described and claimed in the above-captioned patent application. Each of the joint inventors have assigned their rights to Credit Management Solutions Inc. (CMSI).
2. The subject matter of the article entitled "Barnett arm links with auto dealers", Bank Systems & Technology, v34, n4, p14, April 1997 (anonymous author), describes two services or products offered by CMSI. The two services or products include Credit Connection and Credit Connection Lender Link. This subject matter of the article that relates to Credit Connection and/or Credit Connection Lender Link is the invention of James R. DeFrancesco, Scott L. Freiman, James C. Alsobrook, Jr., Steven M. Terpening, Andrew L. Mayers, Edward T. Mullin, Brian S. Fritsche, Michael C. DiClaudio, Michael D. Brune, Jr. and Kristie W. Scott and is described and claimed in the above-captioned patent application.

Barnett *et al.*
Appl. No.09/599,558

3. I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the above-captioned application or any patent issued thereon.



Scott L. Freiman

Date: 1-17-01



THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

DeFrancesco *et al.*

Appl. No. 08/922,462

Filed: September 3, 1997

For: **System, Method and Computer
Program Product for Providing
User-Defined Customization in the
Evaluation of Credit Worthiness**

Art Unit: 2164

Examiner: Nga B. Nguyen

Atty. Docket: 1729.0060001

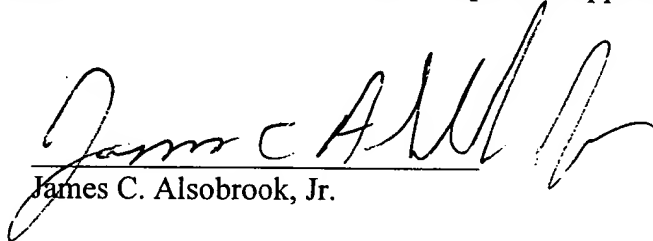
DECLARATION OF JAMES C. ALSOBROOK, JR.
UNDER M.P.E.P. § 716.10 and 37 C.F.R. § 1.132

I, James C. Alsobrook, Jr., hereby declare and state as follows:

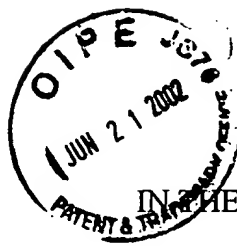
1. James R. DeFrancesco, Scott L. Freiman, James C. Alsobrook, Jr., Steven M. Terpening, Andrew L. Mayers, Edward T. Mullin, Brian S. Fritsche, Michael C. DiClaudio, Michael D. Brune, Jr. and Kristie W. Scott are the joint inventors of the subject matter described and claimed in the above-captioned patent application. Each of the joint inventors have assigned their rights to Credit Management Solutions Inc. (CMSI).
2. The subject matter of the article entitled "Barnett arm links with auto dealers", Bank Systems & Technology, v34, n4, p14, April 1997 (anonymous author), describes two services or products offered by CMSI. The two services or products include Credit Connection and Credit Connection Lender Link. This subject matter of the article that relates to Credit Connection and/or Credit Connection Lender Link is the invention of James R. DeFrancesco, Scott L. Freiman, James C. Alsobrook, Jr., Steven M. Terpening, Andrew L. Mayers, Edward T. Mullin, Brian S. Fritsche, Michael C. DiClaudio, Michael D. Brune, Jr. and Kristie W. Scott and is described and claimed in the above-captioned patent application.

Barnett *et al.*
Appl. No.09/599,558

3. I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the above-captioned application or any patent issued thereon.


James C. Alsobrook, Jr.

Date: 1-16-01



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

DeFrancesco *et al.*

Appl. No. 08/922,462

Filed: September 3, 1997

For: **System, Method and Computer
Program Product for Providing
User-Defined Customization in the
Evaluation of Credit Worthiness**

Art Unit: 2164

Examiner: Nga B. Nguyen

Atty. Docket: 1729.0060001

DECLARATION OF ANDREW L. MAYERS
UNDER M.P.E.P. § 716.10 and 37 C.F.R. § 1.132

I, Andrew L. Mayers, hereby declare and state as follows:

1. James R. DeFrancesco, Scott L. Freiman, James C. Alsobrook, Jr., Steven M. Terpening, Andrew L. Mayers, Edward T. Mullin, Brian S. Fritsche, Michael C. DiClaudio, Michael D. Brune, Jr. and Kristie W. Scott are the joint inventors of the subject matter described and claimed in the above-captioned patent application. Each of the joint inventors have assigned their rights to Credit Management Solutions Inc. (CMSI).
2. The subject matter of the article entitled "Barnett arm links with auto dealers", Bank Systems & Technology, v34, n4, p14, April 1997 (anonymous author), describes two services or products offered by CMSI. The two services or products include Credit Connection and Credit Connection Lender Link. This subject matter of the article that relates to Credit Connection and/or Credit Connection Lender Link is the invention of James R. DeFrancesco, Scott L. Freiman, James C. Alsobrook, Jr., Steven M. Terpening, Andrew L. Mayers, Edward T. Mullin, Brian S. Fritsche, Michael C. DiClaudio, Michael D. Brune, Jr. and Kristie W. Scott and is described and claimed in the above-captioned patent application.

Barnett *et al.*
Appl. No.09/599,558

3. I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the above-captioned application or any patent issued thereon.

Andrew L. Mayers

Andrew L. Mayers

Date: 1/17/2001



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

DeFrancesco *et al.*

Appl. No. 08/922,462

Filed: September 3, 1997

For: **System, Method and Computer
Program Product for Providing
User-Defined Customization in the
Evaluation of Credit Worthiness**

Art Unit: 2164

Examiner: Nga B. Nguyen

Atty. Docket: 1729.0060001

DECLARATION OF EDWARD T. MULLIN
UNDER M.P.E.P. § 716.10 and 37 C.F.R. § 1.132

I, Edward T. Mullin, hereby declare and state as follows:

1. James R. DeFrancesco, Scott L. Freiman, James C. Alsobrook, Jr., Steven M. Terpening, Andrew L. Mayers, Edward T. Mullin, Brian S. Fritsche, Michael C. DiClaudio, Michael D. Brune, Jr. and Kristie W. Scott are the joint inventors of the subject matter described and claimed in the above-captioned patent application. Each of the joint inventors have assigned their rights to Credit Management Solutions Inc. (CMSI).
2. The subject matter of the article entitled "Barnett arm links with auto dealers", Bank Systems & Technology, v34, n4, p14, April 1997 (anonymous author), describes two services or products offered by CMSI. The two services or products include Credit Connection and Credit Connection Lender Link. This subject matter of the article that relates to Credit Connection and/or Credit Connection Lender Link is the invention of James R. DeFrancesco, Scott L. Freiman, James C. Alsobrook, Jr., Steven M. Terpening, Andrew L. Mayers, Edward T. Mullin, Brian S. Fritsche, Michael C. DiClaudio, Michael D. Brune, Jr. and Kristie W. Scott and is described and claimed in the above-captioned patent application.

Barnett *et al.*
Appl. No.09/599,558

3. I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the above-captioned application or any patent issued thereon.


Edward T. Mullin

Date: 2/1/2001

P:\USERS\MAMCALL\Projects\Projects_1729\1729.0060001\E_Mullin_declaration



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

DeFrancesco *et al.*

Appl. No. 08/922,462

Filed: September 3, 1997

For: **System, Method and Computer
Program Product for Providing
User-Defined Customization in the
Evaluation of Credit Worthiness**

Art Unit: 2164

Examiner: Nga B. Nguyen

Atty. Docket: 1729.0060001

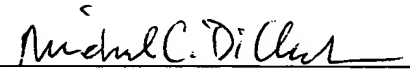
DECLARATION OF MICHAEL C. DiCLAUDIO
UNDER M.P.E.P. § 716.10 and 37 C.F.R. § 1.132

I, Michael C. DiClaudio, hereby declare and state as follows:

1. James R. DeFrancesco, Scott L. Freiman, James C. Alsobrook, Jr., Steven M. Terpening, Andrew L. Mayers, Edward T. Mullin, Brian S. Fritsche, Michael C. DiClaudio, Michael D. Brune, Jr. and Kristie W. Scott are the joint inventors of the subject matter described and claimed in the above-captioned patent application. Each of the joint inventors have assigned their rights to Credit Management Solutions Inc. (CMSI).
2. The subject matter of the article entitled "Barnett arm links with auto dealers", Bank Systems & Technology, v34, n4, p14, April 1997 (anonymous author), describes two services or products offered by CMSI. The two services or products include Credit Connection and Credit Connection Lender Link. This subject matter of the article that relates to Credit Connection and/or Credit Connection Lender Link is the invention of James R. DeFrancesco, Scott L. Freiman, James C. Alsobrook, Jr., Steven M. Terpening, Andrew L. Mayers, Edward T. Mullin, Brian S. Fritsche, Michael C. DiClaudio, Michael D. Brune, Jr. and Kristie W. Scott and is described and claimed in the above-captioned patent application.

Barnett *et al.*
Appl. No.09/599,558

3. I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the above-captioned application or any patent issued thereon.



Michael C. DiClaudio

Date: 1/16/01



THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

DeFrancesco *et al.*

Appl. No. 08/922,462

Filed: September 3, 1997

For: **System, Method and Computer
Program Product for Providing
User-Defined Customization in the
Evaluation of Credit Worthiness**

Art Unit: 2164

Examiner: Nga B. Nguyen

Atty. Docket: 1729.0060001

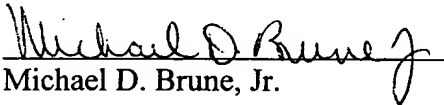
DECLARATION OF MICHAEL D. BRUNE, JR.
UNDER M.P.E.P. § 716.10 and 37 C.F.R. § 1.132

I, Michael D. Brune, Jr., hereby declare and state as follows:

1. James R. DeFrancesco, Scott L. Freiman, James C. Alsobrook, Jr., Steven M. Terpening, Andrew L. Mayers, Edward T. Mullin, Brian S. Fritsche, Michael C. DiClaudio, Michael D. Brune, Jr. and Kristie W. Scott are the joint inventors of the subject matter described and claimed in the above-captioned patent application. Each of the joint inventors have assigned their rights to Credit Management Solutions Inc. (CMSI).
2. The subject matter of the article entitled "Barnett arm links with auto dealers", Bank Systems & Technology, v34, n4, p14, April 1997 (anonymous author), describes two services or products offered by CMSI. The two services or products include Credit Connection and Credit Connection Lender Link. This subject matter of the article that relates to Credit Connection and/or Credit Connection Lender Link is the invention of James R. DeFrancesco, Scott L. Freiman, James C. Alsobrook, Jr., Steven M. Terpening, Andrew L. Mayers, Edward T. Mullin, Brian S. Fritsche, Michael C. DiClaudio, Michael D. Brune, Jr. and Kristie W. Scott and is described and claimed in the above-captioned patent application.

Barnett *et al.*
Appl. No.09/599,558

3. I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the above-captioned application or any patent issued thereon.


Michael D. Brune, Jr.

Date: 1/29/01

P:\USERS\MAMCALL\Projects\Projects_1729\1729.0060001\M_Brune_declaration



THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

DeFrancesco *et al.*

Appl. No. 08/922,462

Filed: September 3, 1997

For: **System, Method and Computer
Program Product for Providing
User-Defined Customization in the
Evaluation of Credit Worthiness**

Art Unit: 2164

Examiner: Nga B. Nguyen

Atty. Docket: 1729.0060001

DECLARATION OF KRISTIE W. SCOTT, ESQ.
UNDER M.P.E.P. § 716.10 and 37 C.F.R. § 1.132

I, Kristie W. Scott, Esq., hereby declare and state as follows:

1. James R. DeFrancesco, Scott L. Freiman, James C. Alsobrook, Jr., Steven M. Terpening, Andrew L. Mayers, Edward T. Mullin, Brian S. Fritsche, Michael C. DiClaudio, Michael D. Brune, Jr. and Kristie W. Scott are the joint inventors of the subject matter described and claimed in the above-captioned patent application. Each of the joint inventors have assigned their rights to Credit Management Solutions Inc. (CMSI).
2. The subject matter of the article entitled "Barnett arm links with auto dealers", Bank Systems & Technology, v34, n4, p14, April 1997 (anonymous author), describes two services or products offered by CMSI. The two services or products include Credit Connection and Credit Connection Lender Link. This subject matter of the article that relates to Credit Connection and/or Credit Connection Lender Link is the invention of James R. DeFrancesco, Scott L. Freiman, James C. Alsobrook, Jr., Steven M. Terpening, Andrew L. Mayers, Edward T. Mullin, Brian S. Fritsche, Michael C. DiClaudio, Michael D. Brune, Jr. and Kristie W. Scott and is described and claimed in the above-captioned patent application.

Barnett *et al.*
Appl. No.09/599,558

3. I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the above-captioned application or any patent issued thereon.

Kristie W. Scott
Kristie W. Scott, Esq.

Date: 1/16/2001

JUN-18-02 TUE 10:23 AM

FAX NO.

001

P. 02



UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

DeFrancesco *et al.*

Appl. No. 08/922,462

Filed: September 3, 1997

For: System, Method and Computer
Program Product for Providing
User-Defined Customization in the
Evaluation of Credit Worthiness

Art Unit: 2164

Examiner: Nga B. Nguyen

Atty. Docket: 1729.0060001

DECLARATION OF BRIAN S. FRITSCHÉ
UNDER M.P.E.P. § 716.10 and 37 C.F.R. § 1.132

I, Brian S. Fritsche, hereby declare and state as follows:

1. James R. DeFrancesco, Scott L. Freiman, James C. Alsobrook, Jr., Steven M. Terpening, Andrew L. Mayers, Edward T. Mullin, Brian S. Fritsche, Michael C. DiClaudio, Michael D. Brune, Jr. and Kristie W. Scott are the joint inventors of the subject matter described and claimed in the above-captioned patent application. Each of the joint inventors have assigned their rights to Credit Management Solutions Inc. (CMSI).
2. The subject matter of the article entitled "Barnett arm links with auto dealers", Bank Systems & Technology, v34, n4, p14, April 1997 (anonymous author), describes two services or products offered by CMSI. The two services or products include Credit Connection and Credit Connection Lender Link. This subject matter of the article that relates to Credit Connection and/or Credit Connection Lender Link is the invention of James R. DeFrancesco, Scott L. Freiman, James C. Alsobrook, Jr., Steven M. Terpening, Andrew L. Mayers, Edward T. Mullin, Brian S. Fritsche, Michael C. DiClaudio, Michael D. Brune, Jr. and Kristie W. Scott and is described and claimed in the above-captioned patent application.

JUN-18-02 TUE 10:59 AM

06/18/2002 10:44 FAX

JUN-18-02 TUE 10:24 AM

FAX NO.

FAX NO.

P. 03/05

@002

P. 03

- 2 -

DeFrancesco *et al.*
Appl. No.08/922,462

3. I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the above-captioned application or any patent issued thereon.


Brian S. Fritsche

Date:

6/18/02

PAUSERS\MAMCALL\Projects\Project_1729\1729.00\000718_Fritsche_declaration



IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

DeFrancesco *et al.*

Appl. No. 08/922,462

Filed: September 3, 1997

For: **System, Method and Computer
Program Product for Providing
User-Defined Customization in the
Evaluation of Credit Worthiness**

Art Unit: 2164

Examiner: Nga B. Nguyen

Atty. Docket: 1729.0060001

DECLARATION OF JAMES R. DeFRANCESCO
UNDER M.P.E.P. § 716.10 and 37 C.F.R. § 1.132

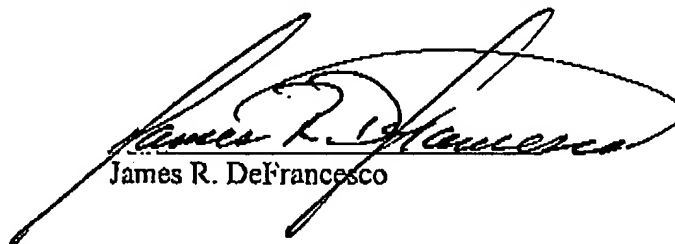
I, James R. DeFrancesco, hereby declare and state as follows:

1. James R. DeFrancesco, Scott L. Freiman, James C. Alsobrook, Jr., Steven M. Terpening, Andrew L. Mayers, Edward T. Mullin, Brian S. Fritsche, Michael C. DiClaudio, Michael D. Brune, Jr. and Kristie W. Scott are the joint inventors of the subject matter described and claimed in the above-captioned patent application. Each of the joint inventors have assigned their rights to Credit Management Solutions Inc. (CMSI).
2. The subject matter of the article entitled "Barnett arm links with auto dealers", Bank Systems & Technology, v34, n4, p14, April 1997 (anonymous author), describes two services or products offered by CMSI. The two services or products include Credit Connection and Credit Connection Lender Link. This subject matter of the article that relates to Credit Connection and/or Credit Connection Lender Link is the invention of James R. DeFrancesco, Scott L. Freiman, James C. Alsobrook, Jr., Steven M. Terpening, Andrew L. Mayers, Edward T. Mullin, Brian S. Fritsche, Michael C. DiClaudio, Michael D. Brune, Jr. and Kristie W. Scott and is described and claimed in the above-captioned patent application.

- 2 -

DeFrancesco *et al.*
Appl. No.08/922,462

3. I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the above-captioned application or any patent issued thereon.



James R. DeFrancesco

Date: 7-8-02

F:\JRS\SMAMCALL\Projects\Projects_1729\1729.0060001V_DeFrancesco_declaration



THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re application of:

DeFrancesco *et al.*

Appl. No. 08/922,462

Filed: September 3, 1997

For: System, Method and Computer
Program Product for Providing
User-Defined Customization in the
Evaluation of Credit Worthiness

Art Unit: 2164

Examiner: Nga B. Nguyen

Atty. Docket: 1729.0060001

DECLARATION OF STEVEN M. TERPENING
UNDER M.P.E.P. § 716.10 and 37 C.F.R. § 1.132

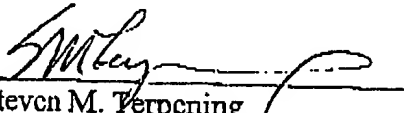
I, Steven M. Terpening, hereby declare and state as follows:

1. James R. DeFrancesco, Scott L. Freiman, James C. Alsobrook, Jr., Steven M. Terpening, Andrew L. Mayers, Edward T. Mullin, Brian S. Fritsch, Michael C. DiClaudio, Michael D. Brune, Jr. and Kristie W. Scott are the joint inventors of the subject matter described and claimed in the above-captioned patent application. Each of the joint inventors have assigned their rights to Credit Management Solutions Inc. (CMSI).
2. The subject matter of the article entitled "Barnett arm links with auto dealers", Bank Systems & Technology, v34, n4, p14, April 1997 (anonymous author), describes two services or products offered by CMSI. The two services or products include Credit Connection and Credit Connection Lender Link. This subject matter of the article that relates to Credit Connection and/or Credit Connection Lender Link is the invention of James R. DeFrancesco, Scott L. Freiman, James C. Alsobrook, Jr., Steven M. Terpening, Andrew L. Mayers, Edward T. Mullin, Brian S. Fritsch, Michael C. DiClaudio, Michael D. Brune, Jr. and Kristie W. Scott and is described and claimed in the above-captioned patent application.

- 2 -

DeFrancesco *et al.*
Appl. No.08/922,462

3. I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like so made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code and that such willful false statements may jeopardize the validity of the above-captioned application or any patent issued thereon.


Steven M. Terpening

Date: 6/2/02

P:\USERS\MAMC\1\Projects\Projects_1729\1729.0060001\S_Terpening_declaration